IN THE UNITED STATES BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE)	
Ashley M. Yohe,)	Case No. 19-20911 GLT
Debtor)	Chapter 13
Ashley M. Yohe,)	
Movant)	
Vs.)	
Clearview Federal Credit Union)	

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s), or statement(s) are transmitted herewith: Debtor is amending her schedule B to include the vehicle she recently purchased and schedule C is being amended to exempt the same. Debtor is also amending her schedule D to include Clearview Federal Credit Union as the financing company.

	Voluntary Petition - Specify reason for amendment:								
	Official Form 6 Schedules (Itemization of Changes Must Be Special								
Summary of Schedules									
	Schedule A - Real Property								
X	Schedule B - Personal Property								
X	Schedule C - Property Claimed as Exempt								
X Claims	Schedule D - Creditors holding Secured Scheck one:								
Claims	Creditor(s) added								
	NO creditor(s) added								

		Creditor(s) deleted				
<u>G1 :</u>		tors Holding Unsecured Priority				
Claims	s Check one:	Creditor(s) added				
		NO creditor(s) added				
		Creditor(s) deleted				
		tors Holding Unsecured Nonpriority				
Claims	Check one:	Creditor(s) added				
		NO creditor(s) added				
		Creditor(s) deleted				
Leases	Schedule G - Exect Check one:	utory Contracts and Unexpired				
		Creditor(s) added				
		NO creditor(s) added				
		Creditor(s) deleted				
	Schedule H - Code	btors				
	Schedule I - Currer	nt Income of Individual Debtor(s)				
	Schedule J - Currer	nt Expenditures of Individual Debtor(s)				
	Statement of Finan	cial Affairs				
	Chapter 7 Individua	al Debtor's Statement of Intention				
	Chapter 11 List of	Equity Security Holders				
	Chapter 11 List of	Creditors Holding 20 Largest Unsecured Claims				
	Disclosure of Com	pensation of Attorney for Debtor				
	Other					

Note: An amended matrix of creditors added by the amendment must be submitted on disk with the amendment. Attorneys filing electronically on the Case Management/Electronic Case Filing System may add creditors to the case electronically.

Office of the United States Trustee Liberty Center 1001 Liberty Avenue, Suite 970

Ronda J. Winnecour, Trustee Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219

Clearview Federal Credit Union 8805 University Blvd. Moon Township, Pa 15108

Date: March 11, 2022

/s/ Lauren M. Lamb
Lauren M. Lamb, Esquire
Attorney for the Debtor(s)

STEIDL & STEINBERG Suite 2830 – Gulf Tower 707 Grant Street Pittsburgh, PA 15219 (412) 391-8000 llamb@steidl-steinberg.com PA I.D. No. 209201 Case 19-20911-GLT Doc 120 Filed 03/11/22 Entered 03/11/22 14:11:53 Desc Main Document Page 4 of 13

Fill in this information to identify your case and this filing:							
_							

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

D	o you own or have any legal o	or equitable interest in a	nny residence, building, land, or similar property?			
Ξ	No. Go to Part 2.					
	Yes. Where is the property?					
.1			What is the property? Check all that apply			
	3134 Algonquin Trail		Single-family home Do not deduct secured claims or o			
	Street address, if available, or other description		Duplex or multi-unit building the amount of any secure Creditors Who Have Clair			
			Condominium or cooperative	Graniero VIII e riavo Gian	no decarea by 1 reporty.	
			☐ Manufactured or mobile home	Current value of the	Current value of the	
	New Kensington P	A 15068-0000	Land	entire property?	portion you own?	
	City St	ate ZIP Code	☐ Investment property	\$450,000.00	\$450,000.0	
			☐ Timeshare ☐ Other	Describe the nature of y		
			Who has an interest in the property? Check one	(such as fee simple, ten a life estate), if known.	ancy by the entireties, o	
			Debtor 1 only	Fee Simple		
	Westmoreland		Debtor 2 only			
	County		Debtor 1 and Debtor 2 only			
			At least one of the debtors and another	Check if this is con (see instructions)	munity property	
			Other information you wish to add about this item property identification number:	m, such as local		
			Value determined by purchase price in Mortgage in wifes name only	n 2014		

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=

\$450,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

3. C	ars, vans, trucks, tractors, sport utility	vehicles, motorcycles		
	l No			
-	Yes			
3.1		Who has an interest in the property? Check one		laims or exemptions. Put ed claims on Schedule D:
	Model: RX L	Debtor 1 only	Creditors Who Have Cla	ims Secured by Property.
	Year: 2018	_ Debtor 2 only	Current value of the	Current value of the
	Approximate mileage:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Other information:	At least one of the debtors and another		
	Location: 3134 Algonquin Trail, New Kensington PA 15068	Check if this is community property (see instructions)	\$40,425.00	\$20,212.50
	No I Yes	watercraft, fishing vessels, snowmobiles, motorcycle a		
		own for all of your entries from Part 2, including ar te that number here		\$20,212.50
Part	3: Describe Your Personal and Household	I Items		
	you own or have any legal or equitable	interest in any of the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions.
E	lousehold goods and furnishings Examples: Major appliances, furniture, line ☐ No ☐ Yes. Describe	ns, china, kitchenware		
		ehold Goods and Furnishings 4 Algonquin Trail, New Kensington PA 15068	В	\$6,000.00
E	Electronics Examples: Televisions and radios; audio, voluments including cell phones, cameras ■ No	video, stereo, and digital equipment; computers, printe , media players, games	rs, scanners; music collect	ions; electronic devices
	☐ Yes. Describe			
E	other collections, memorabilia,	s, prints, or other artwork; books, pictures, or other art	t objects; stamp, coin, or ba	aseball card collections;
	■ No □ Yes. Describe			
E	quipment for sports and hobbies Examples: Sports, photographic, exercise, musical instruments ■ No	and other hobby equipment; bicycles, pool tables, gol	if clubs, skis; canoes and k	ayaks; carpentry tools;
	Yes. Describe			
_	Firearms Examples: Pistols, rifles, shotguns, ammu	unition, and related equipment		
	■ No ☑ Yes. Describe			

Official Form 106A/B Schedule A/B: Property page 2

Filed 03/11/22 Case 19-20911-GLT Doc 120 Entered 03/11/22 14:11:53 Desc Main Page 6 of 13 Document Case number (if known) 19-20911 Debtor 1 Ashley M. Yohe 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... Personal clothing \$300.00 Location: 3134 Algonquin Trail, New Kensington PA 15068 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver Yes. Describe..... Wedding bands and miscellaneous costume jewelry \$3.500.00 Location: 3134 Algonquin Trail, New Kensington PA 15068 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$9,800.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash In debtors \$20.00 posession 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... \$2,000.00 PNC Bank 17.1. Checking

Official Form 106A/B Schedule A/B: Property page 3

18. Bonds, mutual funds, or publicly traded stocks

No

☐ Yes.....

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

Institution or issuer name:

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Case number (if known) 19-20911

D	ebtor 1	Ashley M. Yoh	е		C	Case number (if known)	19-20911
19.	-	ublicly traded stoc enture	k and interests in inco	rporated and unincorp	orated businesses	, including an interes	t in an LLC, partnership, and
	■ No						
	☐ Yes.	Give specific inform	nation about them Name of entity:			% of ownership:	
20.	Negoti	iable instruments in	clude personal checks, o	egotiable and non-nego cashiers' checks, promise transfer to someone by	sory notes, and mor	ney orders.	
	_	Give specific inform	nation about them Issuer name:				
21.		ment or pension acoles: Interests in IRA), 403(b), thrift savings ac	ccounts, or other pe	nsion or profit-sharing p	olans
	■ Yes.	List each account s	eparately. Type of account:	Institution nam	ie:		
			401(k)	PPG Employ	yee Savings Plan	1	\$41,506.42
22.	Your s		deposits you have made	so that you may continunt, public utilities (electric			ies, or others
	■ No □ Yes.			Institution nam	ne or individual:		
23.	_	ies (A contract for a	a periodic payment of mo	oney to you, either for life	or for a number of	years)	
	■ No □ Yes	Issue	er name and description				
24.			IRA, in an account in a 9A(b), and 529(b)(1).	a qualified ABLE progra	am, or under a qua	lified state tuition pro	gram.
	■ No □ Yes	Instit	tution name and descrip	tion. Separately file the r	ecords of any intere	ests.11 U.S.C. § 521(c):	
25.	Trusts	, equitable or futur	e interests in property	(other than anything li	sted in line 1), and	rights or powers exe	rcisable for your benefit
		Give specific inform	nation about them				
26.	_Examp			and other intellectual peeds from royalties and		ts	
	■ No □ Yes.	Give specific inform	nation about them				
27.	Exam		d other general intangits, exclusive licenses, co	bles poperative association ho	oldings, liquor licens	ses, professional license	es
	■ No □ Yes.	Give specific inforr	mation about them				
M	oney or	property owed to	you?				Current value of the
							portion you own? Do not deduct secured claims or exemptions.
28.	Tax ref	funds owed to you	ı				
		Give specific inform	nation about them, includ	ding whether you already	/ filed the returns an	d the tax years	
29.	Exam	support oles: Past due or lur	np sum alimony, spousa	al support, child support,	maintenance, divord	ce settlement, property	settlement
	■ No	Give enecific info	action				
Off		Give specific inform n 106A/B	iauUII	Schedule A/B: Prop	perty		page

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Page 8 of 13 Document Ashley M. Yohe Case number (if known) 19-20911 Debtor 1 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No $\hfill \square$ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ■ No ☐ Yes. Name the insurance company of each policy and list its value. Surrender or refund Company name: Beneficiary: value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information.. 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information.. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$43,526.42 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership

☐ Yes. Give specific information.......

54. Add the dollar value of all of your entries from Part 7. Write that number here

\$0.00

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Debtor 1 Case number (if known) 19-20911 Ashley M. Yohe List the Totals of Each Part of this Form Part 8: Part 1: Total real estate, line 2 55. \$450,000.00 Part 2: Total vehicles, line 5 56. \$20,212.50 Part 3: Total personal and household items, line 15 57. \$9,800.00 Part 4: Total financial assets, line 36 58. \$43,526.42 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 Total personal property. Add lines 56 through 61... \$73,538.92 62. Copy personal property total \$73,538.92 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$523,538.92

Official Form 106A/B Schedule A/B: Property page 6

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Fill in this information to identify your case:					
Debtor 1	Ashley M. Yohe				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States E	Sankruptcy Court for the:	WESTERN DISTRICT	OF PENNSYLVANIA		
Case number 19-20911					
(if known)					

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

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Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

o t	the applicable statutory amount.	e value of the propert	.y 13 u	etermined to exceed that amount	i, your exemption would be innited				
Pa	rt 1: Identify the Property You Claim as E	xempt							
1.	Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.								
	☐ You are claiming state and federal nonban	kruptcy exemptions.	11 U.S	S.C. § 522(b)(3)					
	■ You are claiming federal exemptions. 11	U.S.C. § 522(b)(2)							
2.	For any property you list on Schedule A/B that you claim as exempt, fill in the information below.								
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	he Amount of the exemption you claim		Specific laws that allow exemption				
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.					
	3134 Algonquin Trail New Kensington, PA 15068	\$450,000.00		\$11,300.00	11 U.S.C. § 522(d)(1)				
	Westmoreland County Value determined by purchase price in 2014 Mortgage in wifes name only Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit					
	3134 Algonquin Trail New	\$450,000.00		\$0.00	11 U.S.C. § 522(d)(1)				
	Kensington, PA 15068 Westmoreland County Value determined by purchase price in 2014 Mortgage in wifes name only Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit					
	2018 Lexus RX L	\$20,212.50		\$3,775.00	11 U.S.C. § 522(d)(2)				
	Location: 3134 Algonquin Trail, New Kensington PA 15068 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit					
	2018 Lexus RX L Location: 3134 Algonquin Trail, New	\$20,212.50		\$3,937.50	11 U.S.C. § 522(d)(5)				
	Kensington PA 15068 Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit					

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btor 1 Ashley I	M. Yohe			Case number (if known)	19-20911
	of the property and line on it lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Various Household Goods and Furnishings		\$6,000.00		\$6,000.00	11 U.S.C. § 522(d)(3)
Location: 313 Kensington P Line from Scheo				100% of fair market value, up to any applicable statutory limit	
Personal clot	hing 4 Algonquin Trail, New	\$300.00		\$300.00	11 U.S.C. § 522(d)(3)
Kensington P Line from Sched	A 15068			100% of fair market value, up to any applicable statutory limit	
	dding bands and miscellaneous tume jewelry ation: 3134 Algonquin Trail, New asington PA 15068 from Schedule A/B: 12.1	\$3,500.00		\$1,600.00	11 U.S.C. § 522(d)(4)
Location: 313 Kensington P				100% of fair market value, up to any applicable statutory limit	
Cash In debtors po	session	\$20.00		\$20.00	11 U.S.C. § 522(d)(5)
Line from Sched				100% of fair market value, up to any applicable statutory limit	
Checking: PN Line from Sched		\$2,000.00		\$1,230.00	11 U.S.C. § 522(d)(5)
Line nom <i>Sche</i> c	iule AVD. 1111			100% of fair market value, up to any applicable statutory limit	
401(k): PPG E	Employee Savings Plan	\$41,506.42		\$41,506.42	11 U.S.C. § 522(d)(12)
Line from Gonec	; IIOIII SCHEUUIE AVD. Z1.1			100% of fair market value, up to any applicable statutory limit	
	ng a homestead exemption stment on 4/01/19 and every			led on or after the date of adjustmen	nt.)
•	ou acquire the property cover	ed by the exemption w	ithin 1	,215 days before you filed this case	?
□ No □ Yes					

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Fill in this information to identify your case:						
Debtor 1	Ashley M. Yohe					
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name Last Name				
United States Bankruptcy Court for the:		WESTERN DISTRICT	OF PENNSYLVANIA			
Case number (if known)	19-20911					

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit the	nis form to the court with your other schedules. You	ou have nothing else t	to report on this form.	
Yes. Fill in all of the information be	pelow.			
Part 1: List All Secured Claims				
	nore than one secured claim, list the creditor separately a particular claim, list the other creditors in Part 2. As cal order according to the creditor's name.	Column A Amount of claim Do not deduct the	Column B Value of collateral that supports this	Column C Unsecured portion
2.1 Andrews federal Credit Union	value of collateral. \$321,366.00	\$450,000.00	If any \$0.00	
5711 Allentown Road Suite 400 Suitland, MD 20746	3134 Algonquin Trail New Kensington, PA 15068 Westmoreland County Value determined by purchase price in 2014 Mortgage in wifes name only As of the date you file, the claim is: Check all that apply. □ Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
■ Debtor 1 only □ Debtor 2 only	An agreement you made (such as mortgage or sec car loan)	ured		
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset) Mortgage			
Date debt was incurred	Last 4 digits of account number 6279			

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Debtor 1 Ashley M. Yohe		Case number (if known)	19-20911	
First Name Middle N	lame Last Name			
2.2 Andrews Federal Credit Union	Describe the property that secures the claim:	\$117,334.00	\$450,000.00	\$0.00
Creditor's Name	3134 Algonquin Trail New			
	Kensington, PA 15068			
	Westmoreland County			
	Value determined by purchase price			
	in 2014 Mortgage in wifes name only			
5711 Allentown Road	As of the date you file, the claim is: Check all that			
Suite 400 Suitland, MD 20746	apply.			
	Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
Who owes the debt? Check one.	☐ Disputed Nature of lien. Check all that apply.			
_	<u> </u>			
Debtor 1 only	An agreement you made (such as mortgage or secar loan)	ecurea		
Debtor 2 only	<u> </u>			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
At least one of the debtors and another	☐ Judgment lien from a lawsuit ☐ Other (including a right to offset) ☐ Second Mortgage			
☐ Check if this claim relates to a community debt	Other (including a right to offset)	lortgage		
Date debt was incurred	Last 4 digits of account number 1811			
Clearview Federal Credit				
Union	Describe the property that secures the claim:	\$25,000.00	\$40,425.00	\$0.00
Creditor's Name	2018 Lexus RX L			
	Location: 3134 Algonquin Trail, New			
	Kensington PA 15068			
8805 University Blvd.	As of the date you file, the claim is: Check all that apply.			
Coraopolis, PA 15108	Contingent			
Number, Street, City, State & Zip Code	☐ Unliquidated			
	☐ Disputed			
Who owes the debt? Check one.	Nature of lien. Check all that apply.			
■ Debtor 1 only	An agreement you made (such as mortgage or see	ecured		
Debtor 2 only	car loan)			
Debtor 1 and Debtor 2 only	☐ Statutory lien (such as tax lien, mechanic's lien)			
☐ At least one of the debtors and another	☐ Judgment lien from a lawsuit			
☐ Check if this claim relates to a community debt	Other (including a right to offset)			
Date debt was incurred	Last 4 digits of account number 8604			
Add the dollar value of your entries in Column A on this page. Write that number here:		\$463,700	0.00	
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:		\$463,700	0.00	

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.